

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
MARIA LYNN CALDWELL) Case No. 23-10045 JCM
)
) Chapter 13
Debtor(s).) Related to Doc. No. 19
X

ORDER OF COURT
(Check Boxes That Apply)

- ☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:
3-13-2023
- ☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is **\$200** effective **2/23**.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be **\$1109**, beginning **10/23**. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☒ B. The length of the Plan is changed to a total of at least **60** months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- **Marquette Savings Bank CL.#7**
 - **Bank of NY Mellon CL.#14**
 - **PA Department of Revenue CL.#1**

- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- ☒ K. Additional Terms and Conditions:
 - * Secured claim of Wells Fargo Bank NA CL.#10 not to be paid due to collateral being deemed surrendered in part 3.5 of plan.
 - * Amended Plan dated 9/20/23 is withdrawn as moot.

**All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine

the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

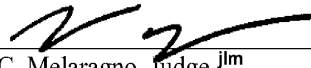
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: October 6, 2023



John C. Melaragno, Judge ^{Jlm}
United States Bankruptcy Court

cc: All Parties in Interest to be served by Clerk

SIGNED
10/6/23 9:13 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Maria Lynn Caldwell
Debtor

Case No. 23-10045-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Oct 06, 2023

Form ID: pdf900

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2023:

Recip ID	Recipient Name and Address
db	+ Maria Lynn Caldwell, 3515 Hazel Street, Erie, PA 16508-2634
sp	+ Amanda J. Bonnesen, Law Firm of Berger and Green, 800 Waterfront Drive, Pittsburgh, PA 15222-4793
15566046	+ Hamot Surgery Center, 200 State Street, Erie, PA 16550-0001
15569534	KeyBank NA, 4910 Tiedeman Rd. Brooklyn, OH 44144

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 06 2023 23:56:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15566031	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 06 2023 23:55:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15566032	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 06 2023 23:56:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
15566033	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 07 2023 00:25:14	Capital One Bank, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15566034	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 06 2023 23:55:00	Capital One Bank/Kohl's, Attn: Credit Administrator, P.O. Box 3043, Milwaukee, WI 53201-3043
15566036	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 06 2023 23:57:06	Citibank/Sears, Citibank/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15566038	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 06 2023 23:57:11	Citibank/The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15566037	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 07 2023 00:12:26	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk Dept, P.O. Box 790034, St Louis, MO 63179-0034
15566039	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 06 2023 23:56:00	Comenity Bank/Victoria's Secret, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15566040	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 06 2023 23:56:00	Comenity Bank/Wayfair, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15566041	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 06 2023 23:56:00	Comenity Capital/Bosco, Attn: Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
15568476	Email/Text: mrdiscen@discover.com	Oct 06 2023 23:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15566042	+ Email/Text: mrdiscen@discover.com	Oct 06 2023 23:55:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
15566043	+ Email/Text: kslater@eriefcu.org	Oct 06 2023 23:56:00	Erie Federal Credit Union, Attn: Bankruptcy, 3503 Peach Street, Erie, PA 16508-2741

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Oct 06, 2023

Form ID: pdf900

Total Noticed: 45

15566044	+ Email/Text: rj@ffcc.com	Oct 06 2023 23:55:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122
15566045	Email/Text: collecadminbankruptcy@fnni.com	Oct 06 2023 23:55:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15572309	Email/Text: collecadminbankruptcy@fnni.com	Oct 06 2023 23:55:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197
15566035	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 07 2023 00:38:53	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
15566047	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 06 2023 23:56:00	KeyBank, Attn: Bankruptcy, 4910 Tiedman Rd., Brooklyn, OH 44144-2338
15582035	Email/PDF: resurgentbknofications@resurgent.com	Oct 06 2023 23:56:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15566048	+ Email/Text: bankruptcy@marinerfinance.com	Oct 06 2023 23:55:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15582785	+ Email/Text: bankruptcy@marinerfinance.com	Oct 06 2023 23:55:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15566049	+ Email/Text: anthony.stuart@marquettesavings.bank	Oct 06 2023 23:56:00	Marquette Savings Bank, 920 Peach Street, Erie, PA 16501-1486
15566050	+ Email/Text: angela.abreu@northwest.com	Oct 06 2023 23:55:00	Northwest Bank, Attn: Bankruptcy, P.O. Box 128, Warren, PA 16365-0128
15567709	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 06 2023 23:56:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15589572	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 06 2023 23:57:10	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15566051	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 06 2023 23:55:00	Specialized Loan Servicing LLC, Attn: Bankruptcy, P.O. Box 630147, Littleton, CO 80163-0147
15566099	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:57:04	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15566052	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 07 2023 00:14:38	Synchrony Bank/Amazon, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15566053	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:57:11	Synchrony Bank/American Eagle, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15566054	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:57:10	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, P.O. Box 965064, Orlando, FL 32896-5064
15566055	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 07 2023 00:12:33	Synchrony Bank/HHGregg, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15566056	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:57:04	Synchrony Bank/JC Penney, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15566057	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:57:05	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15566058	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:57:09	Synchrony Bank/Old Navy, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15587240	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 06 2023 23:55:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
15566059	Email/Text: bknotice@upgrade.com	Oct 06 2023 23:55:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street, 23rd Floor, San Francisco, CA 94111
15566060	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Oct 06, 2023

Form ID: pdf900

Total Noticed: 45

		Oct 06 2023 23:57:11	Wells Fargo Bank NA, Attn: Bankruptcy Department, 420 Montgomery Street, San Francisco, CA 94104-1298
15577731	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 06 2023 23:57:11	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15566061	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 06 2023 23:57:10	Wells Fargo Jewelry Advantage, P.O. Box 14517, Des Moines, IA 50306-3517
15566062	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 06 2023 23:57:11	Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, P.O. Box 10438, Des Moines, IA 50306-0438

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon FKA The Bank of New Yo
15587241	*+	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-14 bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Maria Lynn Caldwell dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecef@chapter13trusteedpa.com

TOTAL: 4